

PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 3693
Examiner : KARMIS, Stephanos

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Request for Corrected Filing Receipt;
2. Filing Receipt dated November 27, 2000, with corrections thereon in red ink;
3. Application Data Sheet;
4. Amendment; and
5. Substitute Specification-Clean Version page 1.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: June 17, 2010

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